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IN THE MATTER OF:

Derek Bernard Battle DEBTOR(S),

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

> CHAPTER 7 CASE NO. 19-23697 KCF

STATEMENT AS TO WHY NO BRIEF IS NECESSARY IN ACCORDANCE WITH "LOCAL RULES OF BANKRUPTCY PRACTICE" RULE 3(C)

The within Notice of Motion requests relief from the automatic stay on the grounds, as set forth on the accompanying Certification, that the debtor(s) have failed to maintain their monthly payments to the Secured Creditor.

As the facts the secured creditor relies upon, as set forth on the accompanying certification, and the basis for relief from the automatic stay, do not present complicated questions of fact or unique questions of law, it is hereby submitted that no brief is necessary in the Court's consideration of the within Motion.

DATED: January 31, 2020 /s/ Denise Carlon, Esq.

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